

AN INVESTIGATION OF THE LIFESTYLE OF COAST
GUARD LOWER ENLISTED GRADE FAMILIES CONCERNED
SPECIFICALLY WITH HOUSING, BENEFITS, AND USE
OF RELATED COAST GUARD PROGRAMS.

Robert Byron Bower

"A NEW FOOTY HAVEN FOR THE
"YOUNG YOUTH"

15

NAVAL POSTGRADUATE SCHOOL

Monterey, California



THESIS

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Guard Lower Enlisted Grade Families concerned
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of Related Coast Guard Programs.

by

Robert Byron Bower

December 1975

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Lieutenant, United States Coast Guard
B. S., United States Coast Guard Academy, 1968

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ABSTRACT

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I. INTRODUCTION

On June 2, 1967, the President's Committee on Urban Housing was formed with the following assignment:

...to find a way to harness the productive power of America--which has proved it can master space and create unmatched abundance in the market place--to the most pressing unfulfilled need of our society. The need is to provide the basic necessities of a decent home and healthy surroundings for every American family now imprisoned in the squalor of the slums. [Ref. 15]

This assignment was a follow-on to the Housing Act of 1949 which "conspicuously and embarrassingly failed to fulfill the much quoted pledge to provide a decent home and a suitable living environment to all Americans." [Ref. 1]

It is within this atmosphere that the Coast Guard housing program has been developing. The goal of Congress and the President as well as that of the Coast Guard is for every family to have adequate housing. The pledge to both citizens at large and Service members has been reiterated again and again.

FY1972 - Secretary Laird--"Steps have already been taken to make Service life more attractive and to achieve our human goals. These include the construction of family housing."

FY1974 - Secretary Richardson--"Adequate housing for both married and single personnel is an extremely important morale factor."

President Nixon's State of the Union Message on community development, March 8, 1973, reaffirmed the pledge of the 1949 Housing Act: "...a decent home and a suitable living environment for every American family." [Ref. 20]

The means to accomplish this end for the Coast Guard have been expressed in the Coast Guard long-range goal of:

60% adequately housed by community	
25% living in Coast Guard owned housing	
10% living in Coast Guard leased housing	
5% voluntary bachelors	[Ref. 7]

In attempting to reach this goal, the Coast Guard has established a long range construction plan, updated yearly so as to plan for the succeeding five years. A self-imposed target date of 1980 has established the time frame for yearly construction requirements in order to meet the above goal.

At present cost figures, \$12 million a year will be needed for construction if the goal is to be reached. Present funding is only at half of that level which will more than double the number of years needed to reach the 25 percent Coast Guard owned housing goal at present inflation and interest rates.

But more significant developments than the work of the Committee on Urban Housing have been encircling the bastions of Coast Guard housing policy. The age of the All-Volunteer Force is upon us with all its relevant characteristics. Defense Secretary Richardson, in 1974, indicated, "If we are to achieve an All Volunteer Force, we must provide not only improvements in pay and personnel policies, but also adequate, comfortable housing." [Ref. 20] Reflecting on the

years of the Viet Nam War and the Draft, the Coast Guard had significantly more volunteers than it needed during the Viet Nam era. But this situation has changed, changed radically, and not just for the Coast Guard but for the Department of Defense as well. For now, all Services must compete not only amongst themselves but also with the civilian labor market for their volunteers for both recruitment and retention.

Pay comparability has in the last ten years brought the military-allowances system under close scrutiny, so that today the various forms of compensation, housing included, are weighing in the balance. A DOD study of the military family housing program, April 1974, states: "Since family housing is compensation and family housing creates inequities in the way military personnel are paid, it is important that the upcoming quadrennial pay review examine the compensation aspects of family housing." [Ref. 20]

With this cursory look at the important aspects that have been impinging on the Coast Guard housing program, let us turn now to the Coast Guard program and establish its beginnings.

The basis of the Coast Guard housing program and the well from which it first drew its strength were contained in a Commandant's Instruction #11106.6 of 1964 which read in part as follows:

Background. The Nation's standard of living has improved and personnel of the Armed Forces today are accustomed to living conditions which are considerably better than those that have been provided by the military in the past. In addition, far more officers and

enlisted personnel are married, marry younger, and have more children than a similar group had in the pre-World War II era. Because of the nature of military life, these personnel are subject to the periodic change in duty which often preclude the purchase of a home and deny them the advantage of becoming settled in a community. It is imperative that highly trained military personnel be retained in service if the Coast Guard is to accomplish its assigned missions. It must be considered then that the Coast Guard competes with other employers in a free choice labor market in an era of peacetime prosperity. We must therefore provide and maintain living conditions which will encourage the individual to choose and to continue a career in the Coast Guard.

In the past, emphasis has been placed on curtailing overhead and support expenses of the Coast Guard. However, when such curtailment results in loss of trained personnel because of inadequate personnel facilities the resulting loss of operational effectiveness far outweighs any apparent dollar savings.

Policy: Adequate living conditions are an operational necessity. It is the Commandant's policy to ensure that Coast Guardsmen are able to reside with their dependents wherever possible.

Today's housing program, with its various goals and objectives, is an outgrowth of this concern of the Service and of the nation as well that all families have adequate housing. The changing nature of adequacy was given substance in the Commandant's reference to perceived standards and desires of Service people and the nation as a whole.

How important is this program? A total of 258 men and women are dedicated solely to the operation and maintenance (O & M) and administrative duties concerning this program. They draw an average total annual of \$2,971,250. The construction facet of the program is budgeted at \$12 million yearly (although funded for only half of that), and the leasing program is funded at \$2,178,000 over and above the recoupment of BAQ. (BAQ is not paid to Service members

living in Coast Guard leased housing.) These figures do not include costs of staff or operational time spent by those who while having a function in this area are not billeted entirely into the program, e.g. a Base CO or XO. [Ref. 7]

The Commandant's statement proposed two areas that underlie any discussion of the Service housing program. The first of these is operational requirements. The Coast Guard has many assigned missions and roles, two of which are search and rescue and aids to navigation. To fulfill the mission requirements, many cutters and boats are maintained on a stand-by status, some of which require crews when off duty to be able to respond to a call within a set period of time; examples are B-0, immediate stand-by; B-2, two-hour response time. It is under these time requirements that most operationally required housing was and is constructed or maintained. In addition to these requirements, the Service desires the Commanding Officer of a cutter as well as the Executive Officer to be available to the OOD should a case requiring their presence arise. These requirements have led to the criteria of non-availability for construction of units: Non-available because there is no housing available such as in remote (isolated) stations and non-available with reference to cost. Many Coast Guard units, owing to the type of missions of the Service, are located in resort areas where the cost of housing of whatever type are far beyond the reach of the average Service member that might typically be assigned.

The second of the underlying principles falls to the realm of retention, that often quoted, over used, but generally hazily defined concept of what it takes to keep someone in the Service once he has been signed up. It is with relation to the All-Volunteer Force and compensation comparability that the retention aspect of the housing program has become increasingly important.

Under the conditions of the Draft, Congress felt that only career Service members were entitled to the various compensation benefits. Draftees were regarded as bachelors and first term volunteers are similarly equated today. One must be E-4 over two to qualify for many of the Service benefits. Congress has, in an attempt to attract more volunteers, lowered the qualification from E-4 with over four years of service to that above. [Ref. 7]

In addition to qualifications previously mentioned, three others are very important. First, Coast Guard housing is available on a qualified basis, a part of which is the rank or seniority of the member, making accessibility to the junior grades a lower priority item; however, available housing is divided between officers and enlisted personnel on a ratio basis. Second, owing to Congressional attitude mentioned previously and non-funding for E-1 - E-3, the leased program is unavailable to this group of people by Service regulation. Third, to maintain a high useage rate, no more than 90% of requirements will be funded or constructed, making for a possible shortage situation.

It is in the light of this background that this study will attempt to explore this last-mentioned group of Coast Guardsmen (E-1's - E-3's), for several reasons:

1. They are the lowest paid.
2. They are not eligible for leased housing.
3. They are last in seniority for Coast Guard owned housing.
4. They form part of the group that have the lowest re-enlistment rate in the Service.

(Bachelors in this group form the other part.)

Two programs that are available to Service members, including this group, should be mentioned before progressing further. One is the function of the Housing Administration Information and Liaison (HAIL) Offices. Since its inception, this program has become an integral part of the overall housing program and instructions dealing with HAIL have been incorporated into the Family Housing Manual CG-398. In addition to the operation of Coast Guard owned housing and the leased program, these offices have a Housing Referral Service which is meant to assist Coast Guardsmen in locating adequate housing upon arrival at a new duty station, as well as assisting them with any related housing problems with which the Coast Guard is authorized to deal.

The second program is the Sponsor Program. (Headquarters Program initiated 24 Nov. 1970 by Instruction 1700). The purpose of the Sponsor is to provide members being assigned to a ship or unit "as much information and assistance as practicable concerning but not limited to, such matters as:

1. Housing and or temporary lodging.
2. Medical facilities.
3. Commissary and Exchange facilities, school facilities for dependent children,..." [Ref. 3]

While not directly under the sponsorship of the Housing Branch, it can be seen that this program can have significant impact on the Service member's location and occupation of housing.

An assumption made by the author is that all of us as we live our daily lives have a certain amount of effort that we can expend in reaching our goals in life and also in accomplishing the various tasks of each and every day. Effort is expended in getting up, driving or riding to work, performing our job, etc.. We then find that if any one element or task takes more than its share of effort, other areas must suffer or be slighted. In this context then, what effort is required of a Coast Guardsman or his family to maintain his or her Coast Guard career? Is there a point at which the straw breaks the camel's back and the family unit ceases to desire a Coast Guard way of life?

II. COAST GUARD HOUSING--A HISTORY 1789-1975

The Coast Guard traces its beginnings back to the Revenue Cutter Service authorized by Congress on July 31, 1789. The Revenue Cutter Service in 1915 combined with the Government Life-Saving Service and took the name that the Service has today. The importance of this joining together of services, from the family-housing aspect, can be found in Section 138 of the Life-Saving Service regulations.

Sec. 138. A Keeper will reside continually at or in the immediate vicinity of the station of which he has charge. A Keeper of a house of refuge will reside at the station with his family throughout the year.
[Ref. 10]

This brought family housing and support activities to the Revenue Cutter Service which had been a sea-going service, little hampered by the necessities of shore functions and bases.

In 1939, the Lighthouse Service combined with the Coast Guard, an event having an even more significant impact on housing than the Life Saving Service had previously. George Weiss, in his book The Lighthouse Service: Its History, Activities, and Organization, describes light stations as follows:

The light stations are the permanent stationary lighted aids and the appurtenances thereto. A completely equipped light station on a land site usually consists of the light tower, oil house, fog signal building, Keepers dwelling... [Ref. 10]

The incorporation of the Lighthouse Service brought four hundred dwellings into the Coast Guard inventory, increasing the shore-oriented function greatly beyond the ten to twenty dwelling units that were in inventory prior to the union.

The addition of the Bureau of Marine Inspection in 1942 had little effect on the housing situation as this government service had no family dwelling units in inventory when it was incorporated into the Coast Guard.

Between 1942 and 1964, the Coast Guard saw its family housing increase to 511 units, mainly through acquisitions from the Department of Defense. In 1964, the Coast Guard undertook its first Service-wide survey to determine housing needs. It was determined by the Commandant at that time that adequate family housing was an operational necessity.

Between 1964 and 1967, the Coast Guard increased its housing inventory to 1,389 units, mainly through acquisitions from DOD.

In 1967-68, additional emphasis was given to the housing program. With that emphasis came the establishment of the Family Housing Branch in Headquarters, the Housing Referral Program, and the publishing of a Family Housing Manual. The Commandant in 1968, stated his desire to have all Coast Guard families adequately housed by 1980. This goal has lead to the construction of units to bring the inventory up to approximately four thousand by July 1975 with 1,313 units planned within the next five years if funded. [Ref. 7]

In addition to the construction phase, a leasing program was initiated in 1967 to help alleviate the problem of those

inadequately housed. This solution has gone from a temporary solution to a permanent part of the housing-program package, starting in 1967 with two hundred leased and increasing to just under two thousand in 1975. The average cost per lease in 1967 was authorized at \$160 and has been increased to \$235 presently. The \$235 figure does not include those units leased in any one of the seventeen high cost areas designated as such by the Coast Guard. The average cost per month per lease in those areas is \$295. [Ref. 7]

Table I shows the number of families with which the program has to deal.

Percentage of Married Service Members by Paygrade		
Total Officers	84.7%	
Eligible Enlisted	67.8%	
Ineligible Enlisted	17.1%	
Total Enlisted	49.4%	
Total Coast Guard	54.8%	
Total Coast Guard Families,	April 1975	19,179

Table I

[Ref. 7]

The total number of families has been decreasing over the past nine months and the reason as yet remains unexplained.

Headquarters as of April 30, 1975, had the following estimates concerning the Housing Program.

Housing Type & Number Occupying Each Type		
Community	9320 E	49%
Government	4085	21%
Lease	1821	9%
Voluntary Separation	502 E	3%
Inadequate	3451 E	18%
Total	19179	100%

E=Estimate

[Ref. 7]

TABLE II

As can be seen in Table II the long range goals in government housing (25%) and leased housing (10%) when taking into account the five-year construction program are nearly realized.

Unfortunately, the housing survey taken in May and June of 1975 reflects slightly over a forty-percent inadequately housed rate. [Ref. 7] This would seem to leave the Service only a little better off than before the undertaking of these significant programs. It should be pointed out that over this entire period of time (1964-1975), the standards for adequacy have seen little change--if anything, they have been lowered. For as can be seen in Appendix (A), a family consisting of just a man and wife are now considered adequately housed if located in a one-bedroom unit, whereas before this a minimum of two bedrooms was used for any family no matter what the make up.

The development seen in the preceding pages of this chapter brings us to where the Service stands today, on the brink of fulfilling its long-range goals with the exception of community housing. In subsequent chapters, "where to" in the future will be addressed.

III. HOUSING--STUDIES AND REPORTS 1964-1974

This chapter will be a review of five major studies or reports on housing. The first three studies deal directly with the Coast Guard housing program, and those ideas, standards, or developments pertinent to the program will be discussed. Following the discussion will be a Presidential Report and a 1974 Report by the Department of Defense. Since much of the Coast Guard program has followed DOD practice, the ideas presented for consideration are of particular interest.

A. LONG RANGE HOUSING SUPPLY BOARD, JUNE 1965, HEADED BY CAPT. O. R. SMEDER, USCG [Ref. 6]

The above titled study was the result of the 1964 Survey of Coast Guard Personnel. It found that the requirement for military housing was 15,202 and that a housing-unit deficit of 8,592 or 56.5 percent existed. Several significant factors contributed to the findings and recommendations of this study group and bear reiteration here.

1. A building program was suggested that would increase Coast Guard owned housing to 4,250 units by FY1976 with Coast Guard controlled housing from all sources totaling 7,500 units.

2. A temporary leasing program to lower the housing deficit during construction was to be started, and this program was to be phased out by FY1980.

3. For a housing unit to be considered adequate, the Service member must be able to travel between duty station and housing unit (one way) in less than one hour during peak-load conditions.

4. The Coast Guard shall rely on the civilian community for the majority of its housing needs.

5. For rental property to be considered adequate, the amount of rent plus utilities, excluding phone, "plus monthly travel costs of round trip mileage in excess of twenty miles multiplied by 1.40 for each mile in excess of twenty, should not exceed the following..." At this point the study introduces a Schedule of Maximum Allowable Housing Costs. (See Smeder Report, page 8.)

The Maximum Allowable Housing Cost concept uses Base Pay + BAQ + BAS + Tax Advantage to establish Regular Military Compensation. Regular Military Compensation is used to enter FHA Tables which give the various amounts of rent paid by civilians for each income level. The 75 percentile of these rents establishes MAHC, which is roughly 20-25 percent of total compensation listed above, but may not exceed twenty-five percent of income. This was introduced in the Department of Defense as well as the Coast Guard in the early 1960's as one requirement for housing adequacy. No longer was BAQ seen as the amount paid to an individual to compensate him for not being given government quarters but, more significantly, BAQ was not to be viewed as the amount for which an individual could obtain his rental housing including utility costs. [Ref. 19]

B. MAJOR MANAGEMENT ISSUES TO BE RESOLVED IN THE DEVELOPMENT OF A FAMILY HOUSING PROGRAM FOR THE COAST GUARD, by Charles Henry Leckrone, 26 April 1965. [Ref. 10]

This Master's Thesis based on the 1964 Coast Guard Housing Survey addresses the full range of the Coast Guard housing program from its initial stages to alternatives for the future. Housing justification is examined from three perspectives:

1. operational requirements
2. psychological factors
3. economic factors

Operational requirements have been mentioned earlier and will not be expanded upon here. Mr. Leckrone discusses at considerable length the psychological factors (stresses and strains) that families go through in relocating to a new duty station. He fails, as does a perusal of recent business periodicals, to put a dollar amount or resignation percentage on any of these factors. While these business periodicals show businesses have greatly increased benefits and services available to their employees because of these factors, a justification other than that of Paul M. Dauten Jr. cited by Mr. Leckrone is not given. According to Mr. Dauten, "expectations are more important than actual facts in fostering (or destroying) morale" and "A man who feels that in spite of frequent transfers efforts are being made to maintain his family life, will be more inclined to re-enlist."

One portion of the economic section gives the historical basis for BAQ and, because of the importance of this item to the whole housing concept, it is included here in its entirety.

The recognition of housing as a method of compensation for military personnel is almost one hundred years old. The first general authorization for a quarters allowance for a military service was made by the Secretary of the Navy, Gideon Welles, on May 23, 1866. In accordance with General Order 75, '...from and after the first day of June proximo, officers who are not provided with quarters on shore stations will be allowed a sum equal to 33-1/3 percent of their pay.'

Various provisions for quarters allowances for officers of both the Army and Navy were made between 1866 and 1915. World War I saw two important changes with regard to these allowances. In the first place, by the Act of March 4, 1915, enlisted men were authorized commutation of quarters at fifteen dollars per month and commutation of heat and light at varying rates as for officers. Secondly, the responsibility of the government as to quarters for the dependents of commissioned officers was first recognized by the Act of April 16, 1918. In accordance with this law, an officer who maintained a home for a wife, child or dependent parent was furnished for such dependents the number of rooms prescribed by the Act of March 2, 1907, or if government quarters were not available, the commissioned officer was paid commutation of quarters and commutation for heat and light at the rate authorized by law. This authorization was without regard to personal quarters furnished him elsewhere--inside or outside the United States.

The system of commutation for quarters, heat and light for the commissioned officer and for his dependents was repealed by the Pay Act of 1922 and a rental allowance was substituted therefor. When public quarters were not available, a commissioned officer 'shall be entitled at all times, in addition to his pay, to a money allowance for rental of quarters, the amount of such allowance...' Also in 1922, enlisted men not furnished quarters by the government became entitled to a monetary allowance for rental. Numerous changes, both major and minor, have been made in the amounts and eligibility requirements for quarters allowances since 1922. Most of the changes have been toward a broader recognition of the need to improve compensation to the serviceman for the inconveniences and uncertainties which are inherent with service life.

Mr. Leckrone includes a quote from the Hook Commission which preceded the Career Compensation Act of 1949. The quotation in reference to Basic Allowance for Quarters follows:

Short-term assignments encourage high community rent levels. Service families are generally unable to compete with permanent local residents of equivalent income status. Quarters allowances should be equivalent to the upper third quartile rentals paid by civilians of equivalent income status to compensate for above factors.

C. ADMINISTRATIVE GENERAL QUARTERS STUDY--COAST GUARD HEADQUARTERS, 17 November 1967. [Ref. 4]

This study, conducted at Coast Guard Headquarters, used the combined talents of the administrative staffs of the district commanders.

1. In a review of the housing situation, the study recommended in order of precedence:

- a. Coast Guard constructed housing
- b. Leasing of housing

A variable housing allowance was recommended as a means of solving the housing shortage.

2. The study forecasted ten thousand units of housing for the long range goal of the program. This would in today's figures mean approximately fifty percent of the married individuals would have housing provided.

3. A present value analysis established that construction was cheaper than leasing.

4. A stronger effort to utilize community support housing was recommended.

5. No centralized housing command should be established because of the number of units and the extreme variation of conditions between districts as well as variations among locales within districts.

D. THE REPORT OF THE PRESIDENT'S COMMITTEE ON URBAN HOUSING, TECHNICAL STUDIES, VOLUME 1, HOUSING NEEDS FEDERAL HOUSING PROGRAMS. [Ref. 15]

The report analyzes the housing requirements of the nation, predicting future needs and ability to pay for (rent, buy) these structures. As to the amount one should expect to pay for housing, the authors conclude:

The question of what proportion of income should be allotted to housing is complex. Though an analysis of what people in different income groups customarily pay can help us, ultimately, the answer is subjective. The overall average of housing expenditures to income for all American families is about fifteen percent, as the terms are most commonly understood. This is markedly higher than the corresponding ratio in many parts of the world, which suggests that Americans attach great importance to housing and improving quality.

While this establishes fifteen percent as the average amount that families spend on housing, the report goes on:

The authors searched for systematic relationships between housing expenditure/income ratios and such household characteristics as income, age, family size, and race. The outcome is that even within the most finely specified household category there is great variation in this ratio. Ultimately, the family itself decides how to allocate its income, and families seem to be highly individualistic with respect to the share which goes for housing. Averaging all the households produces a gross average ratio of about fifteen percent, but this average conceals the nearly inexplicable variations and cannot be said to represent a social norm any more than average eye color.

In their analysis, the authors decided that in 1960 dollars for those earning between \$4000 - \$5000..."the figure twenty percent of gross income ultimately was adopted as the norm for maximum rent paid at the low end of the rent scale..."

E. A STUDY OF THE MILITARY FAMILY HOUSING PROGRAM, DEPARTMENT OF DEFENSE, April 1974. [Ref. 20]

This study provides a review of the DOD Housing Program as of April 1974. It recommends the Quadrennial Pay Review examine:

1. A total compensation system
2. A variable station allowance
3. Placing family housing on a fair rental basis.

In addressing the question of whether housing brings about re-enlistments, the study states: "Therefore, about nine additional re-enlistments may be expected from every one hundred first term married enlisted personnel who are provided military quarters."

Recommendations for review and further study:

"1. Total Compensation

a. The first quadrennial pay study (the Hubbell study) recommended a total compensation system. As pointed out below, it would be a necessary first step toward substantially improving the operation of family housing. Family housing is compensation and must be discussed as such. The upcoming quadrennial pay review should determine the right level for military pay. Under total compensation the current allowances would be absorbed in total pay, with appropriate adjustments for retirement and tax considerations. Under a total compensation system, it would be necessary to concurrently implement a fair rental system for housing, that pay should vary with cost-of-living as it now does at overseas locations (and in CONUS because of the family housing subsidy), a differential allowance could be paid to all personnel at a duty station. Those in family housing would pay rents comparable to their counterparts in civilian housing, but they would all receive more or less pay than their counterparts at other duty stations.

2. Fair Rental Basis

b. In order to remove the inequities of the current policy of charging BAQ for quarters, DOD could set rental fees at levels sufficient to maintain reasonable occupancy rates and at the same time reflect rental rates in the local community. This would remove the inequities caused by the

current subsidy that family housing represents. It would also cut down the long waiting lists at installations. The waiting time is as much as 18 months at some locations. Unless the change were accompanied by increased compensation, however, there would be a detrimental impact on morale because the change would in effect raise the cost of living for the 380,000 occupants of family housing. Increased compensation would be necessary for another reason. Higher rents in military housing would decrease the desirability of the units and make it difficult to maintain high occupancy rates.

3. Comptroller General Decisions

a. There have been several Comptroller General decisions that every member of the Armed Forces is entitled to have the government provide his housing and that BAQ is a commutation of pay when such housing is not provided. In other words, without a statutory change, the government probably could not charge a man more than his BAQ for government quarters. Even if it could be done legally, the adverse impact on morale would have to be weighed. Therefore, a change to a fair rental could go hand-in-hand with a change to a total compensation system, doing away with allowances altogether."

A discussion of leased versus constructed housing determines that leased housing is cheaper over a fifty year period. Since leasing has become a permanent part of the Coast Guard program the study's example is presented in entirety.

"The following example compares the costs of leasing with the costs of building a home for an E-6 for fifty years. The following assumptions are made:

- | | |
|----------------------|---------------------------|
| a. Construction cost | \$30,000 |
| b. Improvements | \$15,000 at the 25th year |
| c. BAQ | \$ 1,800 per year |
| d. Leasing costs | \$ 2,800 per year |
| e. O & M costs | \$ 1,000 per year |
| f. Discount rate | 10% |

Construction

Costs = \$30,000 in year 1, \$15,000 in year 25

Present Value of Costs - \$31,380

Revenue = \$1,800 - \$1,000 = \$800 per year

Present Value of Revenue = \$7,932

Net present value \$7,932 - \$31,380 = -\$23,448

Leasing

Costs \$2,800 per year for 50 years

Present Value of Costs = \$27,762

Revenue = \$1,800 per year for 50 years

Present Value of Revenue = \$17,847

Net Present Value = \$17,847 - \$27,762 = -\$9,915

Leasing is much cheaper. If leasing costs are assumed to be \$5,000 per year the net present value is -\$21,813, only slightly but still less expensive than construction."

IV. PROCEDURE AND METHOD OF INVESTIGATION

A. POPULATION SAMPLED

As was stated in the Introduction, the purpose of this study was to investigate the housing of E-1, E-2, and E-3 married Coast Guardsmen stationed in the greater San Francisco/Oakland area. Contained within the scope of this inquiry of the families, both man and wife, are their attitudes toward and knowledge of their housing situation, Coast Guard programs, and how their benefits relate to their living style.

The population of this study was limited to the above geographical area for two reasons. One, it provided a small population that was reasonably available to the author. Two, it represents one of the seventeen areas that the Coast Guard has designated as "high cost" with regard to housing.

The following commands were visited between Oct. 2 and Oct. 24, 1975, in the process of this study:

Coast Guard Air Station, San Francisco

C.G. Group, San Francisco

C.G. Station, San Francisco

USCGC Resolute (WMEC 620)

USCGC Blackhaw (WLB 390)

USCGC Red Birch (WLM 687)

CG Station, Fort Point

USCGC Rush (WHEC 723)

Seventeen of a total of twenty-seven families were interviewed. A majority of men attached to each command were seen with one exception. The numbers of families and reasons for not interviewing the other ten families are:

1. Did not want to be interviewed - 1
2. Did not keep appointment - 3
3. In process of divorce or separation - 3
4. On leave - 2
5. AWOL - 1

B. DATA COLLECTION

Each command was contacted and an appointment made for the author to speak to the Coast Guardsmen while at their respective units. The purpose of the interview was then explained to all prospective respondents, asking for their support and cooperation. Definite action as a result of this study was not promised but respondents were told that results would be sent to both the 12th District and to Coast Guard Headquarters. Respondents were promised anonymity to encourage participation. The author arrived at each unit in civilian clothes and introduced himself as a Coast Guard student. The author wore civilian clothes during the interviews as well. During the discussions at the end of the interviews many respondents asked and were informed that the author was an officer. To some this made a difference and to others it did not. The author was left with a definite impression that the responses might have been different had the respondents been approached in a more official manner.

The families' homes were located from Walnut Creek to San Jose and the author travelled a total of twelve hundred miles in conducting the interviews.

C. PROBLEMS ENCOUNTERED

The problems encountered were of two types. First, the family would not be home at the time scheduled for the interview. Second, the family had no means to call the author, also making it impossible for the author to contact them.

Other problems and those above were minimized or eliminated during a pilot study undertaken 19-26 Sept. using members of Coast Guard Group Monterey as respondents. Changes were made to the interview schedule (Appendix B) and to deal with respondents' lack of remembering appointments, large pink appointment cards with the author's name, phone number, and date and time of the interview were developed and subsequently given to each person at the time that the appointment was scheduled.

D. METHODOLOGY

The interview was chosen as the means of gathering data for this study and is one of the reasons for limiting the group studied to one of relatively small size, since the author was to be the only interviewer and time constraints were rather important. Two advantages to this method are:

"1. The personal interview usually yields a high percentage of returns, for most people are willing to cooperate.

2. It can be made to yield an almost perfect sample of the general population because practically everyone can be reached by and can respond to this approach." [Ref. 13] The two prime disadvantages are cost or time and distraction by the interviewer. More will be said of this distraction later.

The basis of the interview is the schedule or questions concerning the information to be gathered. Of the three types of interviews, (standardized schedule, nonscheduled standardized, nonstandardized) the standardized schedule was chosen for the strengths that it offered, considering the weaknesses or lack of experience the author had had in this field.

In this form, a schedule is developed so as to meet the following underlying assumptions:

1. can be administered to large groups.
2. uniform words can be found which makes these words alike in meaning to all people.
3. the meaning of each question is the same to all people.
4. pretesting will find faults and allow correction.

[Ref. 8]

The development of the schedule was subsequently undertaken with the respondents in mind: families, both husband and wife. Questions were developed to investigate all five of the hypotheses and an additional check-off list for describing the housing was included.

Before proceeding further, the reactive element of interviewing should be discussed for it is this aspect that most affected the design of the schedule. When any face to face encounter takes place, the two participants affect one another. The interviewer can, by the way he seeks information, lead the respondent to provide the answer he seeks, not one the respondent really believes. The reverse of this can also take place with the interviewer finding so much empathy for his respondent that the information gathered is tainted with this reactive bias. The interviewer, then, must seek to be as objective as possible in gathering his information.

The second assumption underlying this method speaks to words and their meaning. In designing the schedule, an attempt has been made to use common terminology. An attempt was made also not to lead the respondent into a frame of mind by the use of words that might carry a particular connotation. Words such as "house" when speaking of the living place can carry many interpretations. The questions, too, were designed with this aspect in mind.

For the pilot study, and subsequently the full study, most questions were left in the open-answer format so as to gather the natural replies of the respondents. While ease and standardization can be facilitated with lists of replies to choose from, these lists may not be appropriate to the population sampled. These lists also limit the thinking of the respondent to canned replies and he may answer to one of them merely for the reason that he feels compelled to answer and his true choice is not present.

E. HYPOTHESES

1. That the housing referral and sponsorship programs have provided support and information to the lower enlisted grades, which has resulted in selection of housing that the occupants regard as satisfactory.

The family units which are the concern of this study seldom receive government quarters unless they are attached to a station that has housing for all or, in effect, all persons who are married. Consequently, these individuals secure their housing from that available in the community at large. The two programs above are designed to help all Coast Guardsmen but have special features with regards to housing that should make them especially valuable to these family units.

Paragraph 3.3.1 of the Coast Guard Family Housing Manual states:

Purpose: The purpose of a community support locator/referral service is to bring a member desirous of obtaining non-military housing and a prospective landlord or owner together in the shortest possible time and with the least amount of effort possible.
[Ref. 5]

The Sponsor Program is the second of the assistance programs and was instituted by the Commandant to "facilitate the reception and settling in of newly received members on permanent change of station and their families...provide as much information and assistance as is practicable concerning, but not limited to, such matters as: (1) housing and/or temporary lodging,..." [Ref. 3]

It is the purpose of this first hypothesis to investigate these family units in order to:

- a. establish their knowledge of the programs.
- b. establish whether they used the programs successfully.
- c. establish the value of the programs to those who used them.

2. That entering Service members and their wives do not have a psychological mind set for, nor have they been promised via a verbal contract an expectation of, Coast Guard provided housing.

One of the aspects that is very often mentioned in conversations with prior active duty military personnel are the benefits that the military receives as a part of its total compensation. In addition, one hears, although more in the past than at present, that "the military takes care of its own." It is to these two questions that this hypothesis is aimed. Do incoming families have this impression of service life, and if so, where does it originate? Is the Service or any of its representatives presenting to the enlistee a promise of benefits that the Service will be expected to deliver?

3. That while civilian housing complexes with a commissary and exchange immediately available are not furnished, housing for this group is located within such a reasonable proximity as not to diminish from the possible savings that might be derived from these benefits.

Commissaries and exchanges have long been seen by military families as major benefits of service life. In times past, not only have basic prices been lower than at outside stores, but there has been no local, state, or federal taxes to pay on purchases. Navy Times on January 1, 1975, published a story which states that the savings at Commissaries is twenty percent and up in comparison to civilian stores.

[Ref. 17]

Coast Guard policy for pay and benefits has long followed that of the Department of Defense. With that, all persons are assumed to have the availability of these benefits. The Department of Defense with large bases and installations furnishes these services on base along with considerable housing. Coast Guard bases are small in comparison and if DOD has facilities in the area, the Coast Guard does not attempt to duplicate these services. Has the location of the housing of this group of Coast Guard families created a difference between what is available to Coast Guard personnel versus DOD personnel in general? Secondly, does the location decrease or diminish the perceived value of these benefits?

4. That Service members know and comprehend the concepts of BAQ and MAHC and the differences between them.

Between 1949 and the early 1960's, Congress placed nearly all salary increases in basic pay. This meant that for a considerable period of time BAQ did not increase; hence it fell behind housing and utility costs. The Department of Defense and subsequently the Coast Guard instituted the concept of MAHC, which was to reflect more nearly what

true reasonable costs should be. With the institution of MAHC, BAQ was no longer seen from the service point of view as the amount an individual received that is necessary to defray housing and utility costs. MAHC is used as part of the Service standards for determining the adequacy of a residence. As given in the definition section, MAHC ranges from twenty to twenty-five percent of total salary which is the figure that has been in use by some agencies as a nationwide standard of what one could expect to pay for housing and utility costs. The difference, then, between BAQ and MAHC is significant in that if both are viewed as the same, or if MAHC is unknown, considerable dissatisfaction could result on the part of service members and their spouses.

5. That a life style satisfactory to each family unit is possible without supplemental income.

Coast Guard standards for housing adequacy have changed very little in the past ten years with the exception of dropping the minimum bedroom requirement from two to one. With changes in society and in the All-Volunteer environment, have the expectations of young service families remained so as to be satisfied with the adequacy standards? The amount of money each family spends on its housing and utilities subtracts from what is left to spend on other items. Does this group perceive a need for the wife to work just to make ends meet? Where do these families see themselves on the step ladder of life?

F. MEASUREMENT AND SCALES

1. Hypothesis 1 - Questions, 8, 10, 12, 16-18, 20-25.

Investigation of the first hypothesis has consisted first of a five-point scale rating of the helpfulness of the program. A question scaling "time to find a place to live" has also been included to obtain a matching of replies for those who have used the program and those who have not. Finally, a question to determine whether the dwelling place selected was a result of information from the programs was included.

2. Hypothesis 2 - Questions 3, 4, 39, 40.

Investigation of what recruiters or other official members of the Service have told enlisting individuals determined whether any verbal contracts had been made.

While these questions required recollection on the part of each individual, human nature tells one that housing promised but not delivered will be remembered.

Questions 39 and 40 were included to determine the mind set of Servicemen and their families. Do these families feel they are different from civilian families? Do they expect extra help from the Service?

3. Hypothesis 3 - Questions 26-33.

A comparison between driving times to Service facilities and civilian facilities plus an estimated monthly useage percentage was sought to discover if people not only use these facilities, but also value them. Any reasons for not using military facilities should explain if these families consider their benefits to be diminished.

4. Hypothesis 4 - Questions 34-36.

Question 34 assures knowledge of the term BAQ or housing allotment before asking the Coast Guardsman his understanding of the program. Question 36 tells us if the families are familiar with MAHC.

5. Hypothesis 5 - Questions 7, 11, 13, 14, 15, 17-20, 37, 38, and checklist.

The fifth hypothesis used two means for measurement. One, a check-off list, the contents of which allows a physical description of the abode that can be compared with adequacy requirements as established by the Housing Manual, Chapter Six, Section Two. The second means of measurement was a series of questions seeking information with regard to income other than that the Service member derives from the Coast Guard, and whether this income allows a life that the respondents view with satisfaction. Elements of both satisfaction and dissatisfaction were sought, asking for both the best and the worst aspects, building an overall impression of the manner in which respondents view their life style.

G. DEFINITIONS

1. HAIL - Housing Administration Information and Liaison Program.

The primary objective of the HAIL Program is the administration of all aspects of the family housing program on the district, headquarters, unit, and operating unit levels, including but not limited to the following:

- a. Utilization, assignment to, and management of Coast Guard owned housing.
- b. Conduct of a leased housing program.

c. Establishment and operation of a locator/referral service, including a listing of civilian community support, sales, and rental housing.

d. Locating reasonably priced transient accommodations, including military facilities, that can be utilized during the house-hunting period.

e. Liaison with local DOD services housing officials regarding common problems.

f. Utilization of available DOD quarters by Coast Guard personnel, when available.

g. Acquisition, through transfer to Coast Guard control, of quarters found to be in excess of the needs of DOD.

h. Recommending new station or project housing construction within geographic area of responsibility.

i. Performing and reporting community-support studies in conjunction with new-construction or acquisition recommendations.

j. Administration, monitoring, and control of all family housing surveys (regular and special) held in the area of responsibility in accordance with applicable instructions.

k. Liaison with local area housing officials, including individual realtors, real estate boards, VA, FHA, and similar bodies.

l. Insure housing offered for listing to insure adequacy. [Ref. 5]

2. MAHC - Maximum Allowable Housing Cost - figured as BAQ + BAS + Base Pay + Tax advantage equaling Regular Military Compensation. Regular Military Compensation is used to enter FHA tables which give the various amounts of rent paid by civilians for each income level. The 75th percentile of these rents establishes MAHC. MAHC may not exceed 25% of income.

3. BAQ - Basic Allowance for Quarters. The number of dollars paid to each married member of the service as established by the Career Compensation Act of 1949.

4. Benefits - In the present instance, limited to exchange and commissary. It is realized that there are additional major benefits such as medical, but the provision of the Public Health Service and CHAMPUS makes the difference

between the Coast Guard and DOD programs sufficiently different so as not to be included here.

5. BAS - Basic Allowance for Subsistence.

6. Sponsor Program - A program designed to "facilitate the reception and settling in of newly received members on permanent change of station and their families." [Ref. 3]

V. INTERVIEW RESULTS

The families interviewed could have been classified in many different ways depending upon which variables one wanted to stress. This author divided the families into four categories to present a more balanced picture of conditions as they existed, for aggregating on the full scale tended to blur significant differences.

Two families were separated, the spouses living in different areas, because they determined that living together in the greater San Francisco/Oakland area would be a greater hardship than being separated for the length of the husband's tour. The husband's responses to the interview were included on those questions where applicable.

The second group of families, three in number, were living in low-cost county housing to which the assignment rights had been given to the Navy. These families' responses were included with the exception of the housing cost and description as these would distort the conditions of those living in community housing.

One family, who obtained low-cost housing through a relative, was scored in the same manner as those in county low-cost housing.

The final category contained eleven families and was separated only on the housing cost and description by furnished or unfurnished apartments.

A. Hypotheses

1. That the Housing Referral and Sponsorship Programs have provided support and information to the lower enlisted grades, which has resulted in selection of housing that the occupants regard as satisfactory.

Fifty-two percent of the families had moved at least once since becoming Service families and twenty-three percent had moved twice, thus establishing a need for the Sponsor and Housing Referral Programs. In determining knowledge of the area, 35% responded to the question in an affirmative manner but only 17% had what might be regarded as significant personal knowledge. The least amount of time that families spent looking for housing was one day, with the greatest being over five weeks. All families gave an average time of 1.8 weeks spent looking for housing. The families tended to stay in the first place located (52%), with only 35% responding that they had moved since coming to the area. The predominant reasons given for moving were: one, neighborhood conditions, and two, having taken first place only to discover something better at a later date. Expanding on the reasons given above, one family lived in the middle of a "red light" district and one husband was shot at during a commotion in the street outside his residence. These plus close proximity to railroad tracks (while conducting the interview a train passed by shaking the entire apartment), freeways, or high-crime areas led 41% to dislike the location of their housing.

In September, the City of San Francisco passed an ordinance making it unlawful to discriminate against renters because of children. Not all outlying areas have concurred in this regulation leaving 78% of the families responding that all or some of the landlords discriminated because of children, having a significant impact on these families' ability to locate housing.

With regard to the Sponsor and Housing Referral Programs, 88% responded in the negative to knowledge of the Sponsor Program, with the only exceptions responding that "they had heard something about it since being stationed here." Not one family knew that the Coast Guard had a Housing Referral Office or Program. Those families in county low-cost housing had used one of the Navy referral offices but did not really understand the working of the program after having used it. Two families even paid a commercial renter locator service for listings of apartments for rent.

The first hypothesis could not be supported. The families have little or no knowledge of the programs and have in general not located housing that they consider satisfactory.

2. That entering Service members and their wives do not have a psychological mind set for, nor have they been promised via a verbal contract, an expectation of Coast Guard provided housing.

In trying to recollect what the Recruiters had told them about pay and allowances and benefits available, husbands responded that the range of information was from nothing to

a quite comprehensive listing. Sixty-four percent related that they had been told about at least a part of the system. Two who mentioned BAQ in particular were offset by two who were married prior to enlisting who stated that they did not find out about BAQ until after they entered the Service. Eighty-seven percent of the wives answered that they had never been told anything. Those who had any information had gained it through informal talks with other Service members. Housing in particular was a topic not explained or promised to incoming Service members.

Recruiters in general only explained what was necessary to get a man to sign his name on the contract. If an individual came in to the recruiter wanting to join, he was signed up without further explanation.

Two questions asked to determine if there was a psychological mind set or a "Coast Guard takes care of its own attitude," responses indicated that families did regard themselves as different from civilian families but only as to the amount of compensation for separations caused by duty. Wives did not feel the Service had any special obligation to them (73%) when the husband was away on duty. Those that did answer in the affirmative expressed a desire that the Coast Guard lend assistance in emergencies.

The data thus sustained the hypothesis as to both housing and the psychological mind set.

3. That while civilian housing complexes with a commissary and exchange immediately available are not furnished, housing for this group is located within such a reasonable

proximity as not to diminish from the possible savings that might be derived from these benefits.

Estimates of the time to get to the closest shopping center averaged an eleven-minute one-way driving time while the time to commissaries and exchanges was twenty minutes. Wide variations to both sides of the average distort the differences found by individual families. As to use of commissaries, 65% of the grocery dollar was spent in the Service provided store. Again the averages hide the fact that four families replied zero and six more than seventy-five percent. Seven families answered that the time element was a major factor in not using this benefit, owing either to incompatibility of commissary store hours with the wife's working schedule or to the belief that it was "too far to go." An additional four families stated that if only a few items were needed, or it was on short notice, they went to the local store.

While the driving times for the exchange were the same as given for the commissary above, the answers for non-use were entirely different. The average portion spent at an exchange on exchange-type items was 38%, with ten families responding that they did not use the exchange. The predominant reasons were that the exchange did not stock the type of items they wanted or that they felt that the type of items they purchase could be found in civilian stores just as cheaply if one watched for sales. It should be mentioned that very few luxury or appliance-type items are purchased by this group although most volunteered that there would be savings on this category of items.

Seventy percent answered that they would prefer a straight salary system over a benefits system with the commissary and exchange. Other benefits, especially medical, were excluded from consideration. Answers confirmed the useage figures given for the various families. But even some of those families that valued the commissary felt it would be easier to use a civilian store and receive extra compensation.

The hypothesis could not be sustained with regard to the commissary but, owing to the perception of exchanges held by these families, the time factor or location of exchanges with relationship to housing was not the reason for non-use of this benefit.

4. That Service members know and comprehend the concepts of BAQ and MAHC and the difference between them.

Service members had a good grasp on the elements that made up their paycheck. Fifteen of the seventeen were able to list BAQ as one of the items. This substantiated a knowledge of the system and lends credence to the fact that seventy-six percent answered that they understood that BAQ should cover rent and utilities. Eleven percent answered the question in the negative and the two who did not respond with BAQ as a part of their pay were listed as no opinion. Not one family or family member had any concept of what Maximum Allowable Housing Cost meant.

Thus, the hypothesis could not be supported with relation to either BAQ or MAHC.

5. That a life style satisfactory to each family unit is possible without supplemental income.

Take-home pay for a married E-3 with under two years of service is approximately \$481.00 per month, including BAQ. This has bearing on this group of families as 53% of the Service members were married upon enlistment. For this fifty-three percent basic training meant that the wife would go home and live with her parents while the husband was at boot camp. The average assignment time following boot camp was 11.5 months.

In selecting a place to live, 64% of the families selected the housing together, with most other selections being made by the wives because of the husband's deployment.

Husbands had few constraints other than cost when selecting a residence but wives had more definite criteria. Most looked for a furnished one or two-bedroom apartment. Families looked at two-bedroom apartments until they saw the price and then looked for one-bedroom units. Considerable effort went into finding a place, with most being eliminated either by cost or, as the wives put it, "they were dirty." Only 53% liked the neighborhood they lived in. Again, no-children policies had a significant impact on locating housing. Fifty-three percent of these families had one child or the wife was pregnant.

In regard to pets, two families had to give up their pets and two others were constrained from getting pets by regulations where they lived.

It was almost a fifty-fifty split on whether families preferred to rent or buy, with the significant factor being doubt about how long the Coast Guard was going to leave them assigned to one particular station.

Husbands did not work at a second job while eight of the wives did work. One additional wife was looking for a job. The major reason for working was "to make ends meet" and "if we want to buy anything or do anything, we have to have extra money." In trying to set up an interview time with each husband, the typical remark was, "Come by anytime, we'll be home, we aren't going any place."

Families typically had only one car and would try to find housing close to where their wives worked, so that she did not have to commute as well, or near bus or BART service, so that a second car was not needed.

Four families lived in furnished one-bedroom apartments. Two of the wives worked and two did not. Rent and utilities ran from a low of \$131 a month to a high of \$195, with an average of \$171.50. A typical apartment of this type featured a combined living-dining room, kitchen area, one bedroom, and one bath. Total floor space was estimated to be 450 square feet and this average is distorted by one large apartment that brought up the average.

Laundry facilities, if furnished, were typically coin-operated.

Only one family in this group had purchased any appliances or furniture since being stationed in the area.

Of those seven families in unfurnished apartments, four of the wives worked. Four families were located in one-bedroom apartments and three families were in two-bedroom units. Two of the families in two-bedroom units shared the apartment with relatives and split the rent. Most had separate kitchens or at least a ceiling to floor divider to create the impression of two separate rooms. The rent and utilities ran from a low of \$150 per month to a high of \$205, with the average being \$177.50. These units, as well, typically used a coin-operated laundry.

The estimated square footage for the one-bedroom unfurnished apartments followed that of the furnished apartment with the two-bedroom units averaging slightly less than 700 square feet.

Those families that had purchased major items had done so with the wife's income or they had relatives in the area give them furniture which allowed them to be in an unfurnished apartment.

A feeling common to 90% of the families was that even if the Coast Guard offered them a two-bedroom unfurnished apartment they could not live there, for they had no means to set up housekeeping.

The hypothesis could not be supported either by Coast Guard standards of adequacy or by the families' own standards. The families typically felt that the system was unfair and that the conditions they had to live under were unjust.

VI. CONCLUSIONS AND RECOMMENDATIONS

A. SUMMARY OF RESULTS

The principal task was to investigate the life style of Coast Guard lower enlisted grade families to determine their knowledge and evaluation of the Coast Guard Sponsor and Housing Referral Programs. Additional aims were to investigate the expectation of the Coast Guard-provided housing and to determine the relationship between Commissary and Exchange use and the driving distance from homes to these facilities. Two final objectives were to ascertain each family's knowledge of BAQ and MAHC and to estimate the income needed to maintain a satisfactory life-style. An interview schedule was developed and seventeen of the twenty-seven families whose husbands were attached to eight different commands in the greater San Francisco/Oakland area were interviewed.

The results of the interviews revealed that the families had no knowledge of the Coast Guard Sponsor or Housing Referral Programs when first arriving in the area.

Families tended not to use Exchange Facilities as they perceived the Exchange as stocking items of a type and quality they did not use. The Commissary, however, was seen as a money-saver by the majority and travel time from home to this type facility had a major negative impact on its use.

Incoming Coast Guardsmen had no expectation of Coast Guard-provided housing and were generally quite poorly

informed by recruiters concerning pay and allowances and Service benefits. Service members felt that BAQ should cover their rent and utilities and had never heard of the term Maximum Allowable Housing Cost as defined by the Service.

Families felt that present housing policies were unfair to those in their category. Families felt Coast Guard pay was not sufficient for even the most austere life and set about to find alternate housing solutions including:

1. County low-cost housing
2. Living with a mother or other relatives
3. Wife working to make ends meet
4. Wife living in another area until end of husband's

tour.

A life style satisfactory to these families was definitely not available on the husband's paycheck as thirty-six percent of the check went to rent and utilities. (That paycheck included BAQ.)

The "no children" policies of landlords had a significant impact on these families. This policy not only decreased the units available for selection, but also had a great effect on where the family did eventually locate housing.

B. IMPLICATIONS REGARDING PRESENT PROGRAMS

1. Existing Conditions

Incoming Service members are not being completely informed about the pay-and-allowances system or benefits available to them. Specifically they have no knowledge of

the Sponsor or Housing Referral Programs. Discussions with the Senior Enlisted Advisor for the Twelfth Coast Guard District revealed that the Sponsor and Housing Programs were only as good as the Commands made them and all too often they were poorly executed. Additional conversations with the Housing Officer of the Twelfth District revealed that many Coast Guard individuals had the attitude that "I had to get mine on my own, you can go get yours." With this attitude being fairly widespread, it is easy to understand why these volunteer programs are being poorly executed. Even the District Commander's making the Sponsor Program mandatory for units assigned to his command has failed to cause implementation for the individual just leaving boot camp.

Commands had to investigate personnel records to determine who was married. There was no easy method to determine a man's marital status. The same comment could be made concerning the assignment desk for non-rateds in the District Office. The yeoman could provide the author with a list of non-rateds attached to each command, but had no quick means of determining marital status.

A reminder should be interjected at this point that married individuals in this classification receive no help with expenses if the Service requires them to change duty stations. The lack of marital information at the assignment desk causes one to wonder whether the attempts at assistance by one office are being overcome by another.

Many instances in which officers and petty officers did not understand the programs they were to implement or explain to the men under them were found. The family of one man lost money following the advice his command gave them concerning a housing problem. Neither the officer involved nor the command contacted the Housing Office, which this author determined, had the correct solution to the problem.

Several of the families interviewed were provided with the telephone number of the District Housing Office and the names of the individuals who would be available to help them solve a particular problem they were experiencing. Even though all of them stated their intention to call the next day, not one family called the Housing Office.

The answer to this seeming inconsistency may well lie in the realm of effort mentioned in the introduction, or A. H. Maslow's "Theory of Human Motivation" may provide the answer. Maslow sees five levels of needs from the lowest to the highest as follows:

- | | |
|--------------------------|---|
| a. Physiological (Basic) | Hunger and thirst |
| b. Safety (Basic) | Physical and resistance to change |
| c. Love | Love, affection, belongingness |
| d. Esteem | Self-respect or self-esteem and desire for reputation or prestige |
| e. Self-actualization | "What a man can be he must be" [Ref. 11] |

An individual is motivated at the lowest level until it is satisfied or partially satisfied and then he moves to the

next higher level. A satisfied need ceases to be a motivator. Almost all families were in the bottom two categories, only those family units in which the wife worked progressed to the higher-level motivators. This concept can provide answers to two questions. First, why didn't people call the District? Given the Command atmosphere and the individual attitude of many "to go get your own," the second-level resistance to change would become the driving need. This resistance to change incorporates the desire for stable conditions and the fear of the unknown. The Service has therefore provided a voluntary program and then motivated the individuals not to use it by the atmosphere allowed to prevail.

The second question Maslow's theory can help answer is why such a low correlation was found between the favorability of housing provided and favorable re-enlistment intentions. According to Maslow, once a person has housing it ceases to be a prime motivator. What has been measured in the DOD study reviewed is the effect of the quality of housing on retention, not availability. To determine the true effect of housing, it would be necessary to ask an individual if he would make the Service a career if he had to be separated from his family or single for his entire career. This would provide an answer as to the true value of housing.

2. Recommendations

If the Housing Referral and Sponsor Programs are to be successful, the Service should begin to treat incoming people as individuals. In a good number of cases, the Service has asked them to join it. Once they have, it should not

slacken the effort expended, especially during the first enlistment, to help them meet their housing needs.

To begin to do this means to provide all prospective recruits with a pamphlet they can keep that explains in simple, straightforward terms what the pay-and-benefits system is and what programs are available for them to call on should they so desire. A mandatory signature system stating the individual has been provided with this information and has had it explained to his satisfaction should be implemented.

A billet for a full-time housing officer should be established at Training Center Alameda. This billet would function not only to provide local information in the San Francisco/Oakland Area, but also could implement the Sponsor and Housing Referral Programs for all outgoing graduates no matter what the District. Another function would be to represent these individuals in the local area, as slightly more than forty percent of the District-annual-housing-survey replies for this group of individuals came from this area. This procedure would take the load from the commands and transfer it to a knowledgeable person in the field of housing and also one who would have time to pursue individual problems. The recruit of today is the career Coast Guardsman of tomorrow.

The importance of this individual cannot be stressed enough. The attitude of each recruit towards the Service can be improved, and reinforced over the entire training

experience and extended into the active-service period by this housing officer.

A mandatory Service Record entry stating that the individual has had the Sponsor and Housing Referral Programs explained and documenting his or her desires concerning their use should be implemented. This entry should be made by the command transferring personnel. This would apply to all individuals, not to just the bottom three grades.

A better method of determining marital status and number of dependents is needed to provide for better forecasting and planning. Presently, an annual verification of BAQ is required. As a once-a-year inquiry, data on grade/rate and number of dependents could be gathered at the same time. This would allow tracing of trends in percentages married and number of dependents. The assigned housing officer at Alameda would be able to supply data on all entering personnel. Another means of making the dependency status more visible would be to use a code colored Service Record jacket for all of those who have dependents. This would visually serve as a reminder each time a personnel office had occasion to handle an individual's Service Record.

The next recommendation deals with Command knowledge of the programs. Each graduating class from the Academy and OCS should be given the same information that is provided to enlistees. To show the importance attached to this program, Headquarters personnel should be used to conduct these briefings. This seems the quickest way to insure availability of correct information to all hands as well as a

means to squelch many of the misunderstandings and misconceptions that abound today.

The Service should adopt the stance that "no children" policies are discriminatory and should work to have the Government declare that practice illegal. The "no children" policy is having a serious impact on Service families and the situation will do nothing but deteriorate unless there is intervention on behalf of Service families. At the very least, housing units with this policy should not be considered as satisfactory by Service standards nor counted as available housing in the community.

The final recommendation would be for an annual report of the status of housing including future plans, to be published with the aid of Public Information Office expertise. Few individuals talked to in the gathering of information for this study realized the effort that is being extended on their behalf.

C. THE FUTURE

1. The Civilian Housing Environment

Predictions concerning the housing market are in abundance. Following are but a few selections:

Monterey Peninsula Herald, Wednesday, Aug. 6, 1975
(Washington Post Service) [Ref. 9]

Washington: The Washington metropolitan area has become the most expensive area in America to buy a house. The average home here is now valued at more than \$50,000 and buyers find that what they get for their money--if they can afford it at all--often is too small, too old or too far from their place of work. Since 1968 the cost of housing here has doubled...A study by the National Association of Home Builders indicated that when the average cost

of a house is \$50,000, and interest rates are at about nine percent--both conditions which accurately reflect the housing market here, only fifteen percent of the families have incomes comfortable enough to sustain that kind of financial obligation.

The Sunday Peninsula Herald, Sept. 14, 1975, by
G. David Wallace [Ref. 16]

The rental housing market after years of conditions which favored renters despite inflation elsewhere in the economy, is now poised for a squeeze on Americans' pocketbooks and lifestyles...Builders contend that with current construction costs and interest rates for construction and mortgage loans, the rents that landlords can get for their new apartments are far below what it costs to put up the buildings...The slowdown in construction of rental housing comes in the face of one of the nation's most pronounced demographic trends of recent years: A growing number of young and elderly persons living alone...The average size of households, one indication of the number of people living alone as well as family size, declined from 2.97 to 2.94 persons...The most recent government figures showed the median asking for new apartments at the end of last year was \$201 per month.

Oakland Tribune, Oct. 5, 1975 [Ref. 18]

California and many other parts of the nation are on the brink of an apartment shortage and little can be done to head it off, warns the Chief Executive Officer of one of the nation's leading real estate investment firms that happens to be based in Oakland... With virtually no new multi-family construction on the horizon in most areas of the country for the next six to twelve months, the demand for rental housing must be met by existing properties, he noted...If a family or an individual cannot qualify to buy a house, they have no choice but to rent. As housing prices continue to rise, more and more families are going to be renters by necessity, if not by choice.

Oakland Tribune, Oct. 19, 1975, by James M. Woodard.

The composition of the average American household is changing...During the last five years, there has been an increase in the number of primary households to the tune of about 3.6 million. And over half of that increase has been generated by young adults--fledgling heads of households under 35 years old.

Sunday Peninsula Herald, Oct. 26, 1975, by Sanford Chambliss
[Ref. 12]

Housing production in the United States right now is about 1.2 million units per year...And this doesn't begin to make a dent in the demand.

Single Family Residential Appraisal, unpublished paper by Florencio D. Pascua, Nov. 20, 1974. [Ref.14]

Association of Bay Area Governments (ABAG) reported a shortage of 105,000 for Alameda County. In San Francisco alone, the ABAG said San Francisco has a shortage of 56,400 adequate units for rent and 10,000 units for sale.

Future predictions are that the civilian housing market is not going to meet demands and worse yet the rental market upon which the Service relies is going to deteriorate. Young people, both officers and enlisted, are not going to be able to buy their own homes and many that are now in their own homes will be forced back into the rental market. Families are forming sooner and are smaller in size reducing the number of persons per household.

2. Present Military Solutions

a. Leased housing

Leased housing has gone from a temporary measure to a permanent part of the solution. The average cost per month excluding high cost areas had increased from \$160 to

\$235 in eight years. The example given by the DOD study cited earlier seems totally unrealistic in using even the \$5,000 figure for a time period of 50 years.

The second factor the example leaves out is what this author will refer to as the concentric ring effect. As transfers of Service members are made over a period of time, the distance from the housing unit to the base or installation increases because housing and rental costs continue to rise. One can watch the distances for the commuter grow greater and greater with every turnover of the housing units. This also takes place with the leased units. As cost limitations on leased housing are reached, new units must be leased at a greater distance from the individual's work. This is a pattern seen all too often in any of the expanding metropolitan areas.

In another vein, what does the Service have when an individual retires but a file of cancelled leases. The individual coming onto active duty thirty years hence will in most likelihood need the same support as his predecessor but it will be at a greater cost. Another aspect to be considered is what happens if the leased programs fail or become too expensive? Land, now scarce and expensive, will have disappeared. The acquisition of existing civilian structures will be met with more and more resistance. Lessors in San Francisco desire a stable useage of their assets. They are willing to give the military cheaper rates if, when the Service transfers an individual it maintains the lease and moves in another tenant. This takes away one of the

advantages of the program: that each individual can choose where he wants to live.

b. Variable Housing Allowance

The Variable Housing Allowance shares many of the drawbacks of the leased-housing program. While either tool is good for a quick interim solution, the long-range view does not seem to present either as the final solution to the Service housing problem.

3. Recommendations

The All Volunteer environment (AVE) and pay comparability make present programs and solutions seem less appropriate every day. Since not all families are in government housing the rise in costs of utilities as well as housing increases the disparities between those who are receiving this compensation and those who are not. The first of these conditions (AVE) suggests treating all incoming Service members the same. Eligible and Ineligible should cease to be terms found in the housing vocabulary. It is understood that for government-owned housing this would require Congressional approval, but for the leasing program the Service could and should initiate the change. An appropriate means of allocating present resources should be investigated, perhaps by a percentage of each pay grade.

Pay comparability to this author suggests not only military and non-military but married and unmarried. The second recommendation then is to take housing out of the compensation system. Moving housing out of the compensation system accomplishes several objectives. First, it would do

away with BAQ which with the inception of MAHC seems no longer to fulfill a useful purpose, but tends to add confusion and breed misunderstanding and discontent. The second objective would be to have equal pay for equal work, a goal that is making itself felt in industry as well as other government service. Pay comparability and trends concerning other benefits suggest that a change from the present system is coming and this solution presents itself as being in better coordination with the trends of today. The DOD study cited earlier fears an effect on morale if a move such as this is made. The change to a system such as this was started with pay comparability ten years ago. One cannot realistically expect to have the benefits of both pay systems. Secondly, the disparity in housing costs between those having housing provided and those living in the community is going to create a rapidly growing morale problem for the present system. The situation will become even worse as individuals, priced out of the civilian market, turn to the Service to provide housing they once shunned in favor of private housing. It is a certainty that the Coast Guard has a responsibility to those members on active duty now, but the Service has a responsibility to the taxpayer and to the future Coast Guardsman as well. The Service must look to a program that will give it the assets in the future to provide not just for 40% of the Service families but more probably 90% if the predictions for the civilian environment come to pass. The Coast Guard cannot hope for ever-increasing housing budgets forever. With consideration of all of the

foregoing, the solution for the Coast Guard's future housing needs should be construction and/or acquisitions coupled with a removal of housing from the compensation system, previously mentioned, and an implementation of a fair rental system.

As long as the Coast Guard desires to transfer people from station to station the Service will of necessity be required to provide extra support to the members affected so that they can maintain housing satisfactory to their needs. The only alternative to the support programs that many industries have undertaken today is the removal of Coast Guard families from that housing market and a guarantee of a place to live at their new duty station. The major requirement for a system such as this will be that it be more self-supporting, and that is the reason for a shift to a fair rental system.

The fair rental system would place the Service in the position of a landlord renting a house or apartment to individual service families. Bachelors as well as married individuals would pay rent for units furnished. Units would be rented on a square-foot basis, which would give the Service a more equitable return on its investment in the larger units. Rent would be set at a maximum percentage of pay or at equivalent community rates, whichever was lower.

The rents and rates suggested would require further study to identify costs both to the Service in maintaining quarters and what the prevailing community rate would be. A method of accounting to enable all expenses to be charged to a housing fund as well as crediting revenues from rents would be necessary.

A note of caution for consideration of any of the proposals put forward: The difference between the Coast Guard and the Department of Defense should be a driving factor behind any proposal chosen. For the Department of Defense, about sixty percent of all housing is located within thirty miles of metropolitan areas of 250,000 or more. [Ref. 20] This means bases and installations or, in clearer terms, real estate. The Coast Guard has no pool of real estate assets such as these to fall back on should any other proposal fail to provide the solution in the future.

APPENDIX A

HOUSING ADEQUACY STANDARDS

[Ref. 5]

6.2.1 ADEQUACY. To the extent that available funds will permit and subject to Congressional authorization, it is the policy of the Coast Guard to provide adequate family housing for eligible personnel permanently stationed in areas where dependents are permitted. Such family housing shall meet established standards of adequacy as set forth in this Section.

6.2.2 GENERAL STANDARDS. The following standards shall be used by all personnel concerned with planning or providing family housing. These determinations shall be subject to such review as may be deemed necessary by Commandant (G-P). It is expected that in reviewing existing quarters or planning for the acquisition or construction of new quarters good judgment will be exercised in interpreting the extent of these standards and a single defect, unless critical, shall not be considered cause for seeking to declare an existing living unit inadequate.

6.2.2.1 Location. The location of a living unit should not be in unacceptable proximity to firing ranges, ammunition storage areas, active aircraft runways or extensions, troop areas, sewage disposal facilities, refuse and waste dumps, industrial exhausts, stagnant swampy tracts producing objectionable odors, industrial facilities, regularly scheduled railroads, slum areas, or any other source of objectionable noise, odors, and health and safety hazards to residents. In those cases where unacceptable proximity results in persistent annoyance or hazard, this fact will be cited in requesting a determination that quarters are inadequate.

6.2.2.2 Site.

(1) Drainage. Suitable drainage and soil stabilization should be provided for the site.

(2) Access. Suitable roadways, walks and steps should be provided as necessary for convenient access to living units.

(3) Parking. Parking space for two cars should be provided for each living unit, either by means of an off-street driveway adjacent to the unit, or on-street parking space or a joint-use central parking area, both of the latter to be reasonably accessible to the unit.

6.2.2.3 Living Units.

(1) Construction. Living units must be a complete dwelling with private entrance, with bath and kitchen for sole use of the occupants and so arranged that both kitchen and at least one bathroom can be entered without passing through bedrooms, structurally sound and without serious potential hazards to the occupants. Exterior surfaces of buildings and interior surfaces of habitable rooms, including floors and ceilings, shall be approximately finished.

(2) Design. The design of living units shall conform with the provisions of Chapter 18, Civil Engineering Manual (CG-251).

(3) Minimum Floor Areas. Minimum net floor areas set forth in Table 1 shall be used as a guide in determining the adequacy of the space provided in living units; however, only in unusual circumstances will living units be declared inadequate for the single reason of insufficient space.

(4) Bathrooms. Living units shall provide a minimum of one bathroom consisting of water closet, lavatory, and tub.

(5) Kitchen. A range with oven and refrigerator, both of a size appropriate to the number of bedrooms in the unit, shall be furnished.

(6) Services and Equipment. Each living unit shall provide the following:

- (a) A continuing supply of safe and potable water
- (b) Adequate sanitary facilities and sewage disposal
- (c) Heating facilities adequate to provide healthful and comfortable living conditions
- (d) Hot water in quantity sufficient for installed plumbing fixtures; appropriate utility space and hookups for a clothes washing machine shall be provided in each living unit, or in community type laundry facilities convenient to the living unit.

(7) Condition. Living units shall be in a good state of repair inside and outside, including essential equipment and facilities, and shall be weather tight.

6.2.2.4 Commuting Time. Quarters must be located within a 60-minute one way commuting time of the member's duty assignment. Travel should be by the most direct or feasible route, during peak traffic periods and shall be exclusive of the time required to pick up or gather members of a car pool.

MINIMUM BEDROOM REQUIREMENTS

<u>Number of Dependents (excluding wife)</u>	<u>No. of Bedrooms</u>
None.....	1
One.....	2
Two, except as follows:	2
One ten years or over.....	3
One six years or over and other opposite sex.	3
Three, except as follows:	3
Two ten years or over.....	4
One ten years or over and other two opposite sex with one six years or over.....	4
Four, except as follows:	3
One ten years or over.....	4
One six years or over and all of the other three opposite sex of the one.....	4
Two six years or over of opposite sex and other two same sex.....	4
Two ten years or over and other two opposite sex with one six years or over.....	5
Three ten years or older.....	5
Five.....	4 or more

TABLE III

[Ref. 5]

MAXIMUM ALLOWABLE HOUSING COST 1/
(EFFECTIVE 20 NOVEMBER 1974)

O-6 . . .	\$565	E-9 . . .	\$380
O-5 . . .	\$510	E-8 . . .	\$320
O-4 . . .	\$455	E-7 . . .	\$280
O-3 . . .	\$385	E-6 . . .	\$240
O-2 . . .	\$310	E-5 . . .	\$205
O-1 . . .	\$230	E-4 . . .	\$175
W-4 . . .	\$435	E-3 . . .	\$160
W-3 . . .	\$370	E-2 . . .	\$150
W-2 . . .	\$300	E-1 . . .	\$140
W-1 . . .	\$260		

1/ In locations outside the United States where a station housing allowance is in effect, it shall be added to the amounts shown above.

TABLE IV

[Ref. 5]

MINIMUM NET FLOOR AREA PER LIVING UNIT

<u>No. of Bedrooms</u>	<u>No. of Net Square Feet</u>
1	550
2	750
3	1,000
4	1,200

TABLE V

[Ref. 5]

APPENDIX B

FAMILY HOUSING INTERVIEW SCHEDULE

The first series of questions is concerned with how you became a Coast Guard Family and the events that took place leading up to your being stationed here.

1. To Coast Guardsman:

Were you married at the time you volunteered or
were recruited into the Service? Yes _____
No _____

2. To husband and wife:

(a) Did either of you have a concept of
what family life in the military would
be like prior to your husband's active
duty? Yes _____
No _____

(b) Describe what you pictured in your
mind.

(c) Did you talk with immediate family, friends,
relatives, and did they mention any experiences
or ideas about family life in the Service?

Explain: Yes _____
No _____

(d) Has there been any real difference between
what you thought it would be like and
what it is? Yes _____
If yes, explain: No _____

3. To husband:

While you were thinking about joining the Service
did anyone representing the Coast Guard (Recruiter,
etc.) explain to you the pay and allowances system
in use by the military, or any benefits which would
be available? Yes _____

If yes, briefly describe the system this
person explained to you. No _____

4. To wife:

Has anyone representing the Coast Guard (Recruiter, etc.) explained to you the pay and allowances system in use by the military, or any of the benefits which would be available? Yes _____

Briefly describe the system this person explained to you: No _____

5. To husband:

Where were you recruited or enlisted into the Service?

Location _____

Date Enlisted _____

6. To husband:

At which boot camp did you receive your basic training?

7. If married at entry to Service:

To wife:

When your husband went to boot camp, did you go and live in the immediate area? Yes _____

No _____

Explain if necessary:

8. To husband:

Including the move to this duty station, how many times have you and your wife moved since you first enlisted?

1 2 3 4 5 6 7 Married while here _____

9. To husband:

How long have you been stationed in this area?

Months _____

10. To husband and wife:

Were either of you familiar with this area prior to
being stationed here?

Yes _____

No _____

Lived here more than 2 years _____

Visited often _____

Been here once or twice _____

11. To husband and wife:

Did you look at places together or did either one
of you have to work or for some other reason leave the
quarters selection to your other half?

Both selected _____

Husband selected _____

Wife selected _____

12. To wife:

How long did you look before you found a place you
liked?

1 week _____

4 weeks _____

2 weeks _____

5 weeks _____

3 weeks _____

More _____

13. To wife:

What items were you looking for when you started
selecting a place to live?

14. To husband:

What items were you looking for when you started
selecting a place to live?

15. To husband and wife:

(a) How many places did you look at before selecting this one?

1___ 2___ 3___ 4___ 5___ 6___ or more ___

(b) What was the thing that eliminated each of these places? In other words, what was its biggest drawback that you picked this place over the other?

16. To husband:

(a) Is this the only place you have lived since coming to the area? Yes___
No___

(b) If no, how many times have you moved?

1___ 2___ 3___ 4___

(c) What were your reasons for moving?

17. How do you regard the neighborhood? Do you like living here? Yes___
No___

If no, would you tell me what bothers you?

18. Did the places you looked at to live in have a policy of "no children?" Yes___

Does this one? Yes___ No___ Don't know___

What is your feeling about that policy?

19. Did the places you looked at to live in have a policy of no pets? Yes _____

No _____

What is your feeling about that policy?

Don't know _____

20. Which would you prefer to do?

Rent _____

Buy _____

What do you see as the advantages of this decision?

Lease _____

What are the disadvantages?

21. To husband and wife:

(a) Have you heard of the Sponsor Program?

Yes _____

(b) If yes, please explain your understanding of how this program works.

No _____

(c) Did you make use of this program when you moved to this area?

Yes _____

No _____

(d) If yes, how would you rate this assistance:

Quite helpful _____ Somewhat helpful _____ Not helpful _____

(e) Did you locate your housing with the assistance of this program?

Yes _____

No _____

22. To husband and wife:

(a) Have you heard of the Housing Referral Program?
(Referred to as the HAIL Program)

Yes _____

No _____

23. If yes, please explain your understanding of how this program works:

(b) Did you make use of this program when you moved to this area?

Yes _____

No _____

(c) If yes, how would you rate this assistance?

Quite helpful____ Somewhat helpful____ Not helpful____

(d) Did you locate your housing with the assistance of this program?

Yes _____

No _____

24. To husband and wife:

(a) You have stated that you did not use the Sponsor or Housing Referral Programs. Did anyone assist you in locating housing upon your arrival?

Yes _____

No _____

(b) If yes, who? _____
Relationship of this person to the Coast
Guard _____

25. To husband and wife: (knew of program, did not use)

If you knew of the programs, why did you choose not to use them?

In the next series of questions I would like you to think about your housing location and its relationship to military facilities.

26. To wife:

How long does it take you to travel (one way) from home to the closest shopping center? (Shopping center with grocery store and a large chain store)

Less than 5 min. _____	Less than 30 min. _____
Less than 10 min. _____	Between 30 and 45 min. _____
Less than 15 min. _____	Between 45 and 60 min. _____
Less than 20 min. _____	More than 60 min. _____

27. To wife:

How long does it take you to travel (one way) from home to the nearest commissary?

Less than 5 min. _____	Less than 30 min. _____
Less than 10 min. _____	Between 30 and 45 min. _____
Less than 15 min. _____	Between 45 and 60 min. _____
Less than 20 min. _____	More than 60 min. _____

28. To wife:

What % of your grocery shopping do you do at the commissary during an average month?

Less than 25% _____ 0% _____ 5% _____ 10% _____ 15% _____
25-50% _____
50-75% _____
More than 75% _____

29. To wife:

What are the reasons that you shop somewhere other than the commissary?

30. To husband and wife:

How long does it take you to travel (one way) to the nearest Exchange?

Less than 5 min. _____	Less than 30 min. _____
Less than 10 min. _____	Between 30 and 45 min. _____
Less than 15 min. _____	Between 45 and 60 min. _____
Less than 20 min. _____	More than 60 min. _____

31. To wife and husband:

What % of your shopping do you do at the Exchange during an average month?

Less than 25% _____ 0% _____ 5% _____ 10% _____ 15% _____
25-50% _____
50-75% _____
More than 75% _____

32. To wife and husband:

What are the reasons that you shop outside the Exchange?

The next questions deal with the system used presently in paying you and also some items related to various components of this system.

33. To husband:

If you were to make a choice which pay system would you prefer to have?

(a) Pay and allowances (much as the present system, including benefits, Commissary, Exchanges.

(b) Straight salary. Each man providing for his own needs. Raise salary to compensate for loss of benefits. Do not lose medical benefit.

34. To husband:

There are three major areas or categories that make up your paycheck each month. Would you tell me what these are?

35. To husband:

Is it your understanding that BAQ should be enough to cover your monthly rent and utilities? Yes _____

No _____

No Opinion _____

36. To husband:

What does Maximum Allowable Housing Cost mean to you?

The next two questions are concerned with the total income that you and your wife have.

37. To husband:

Are you now working for pay during your off-duty hours?

Yes _____

No _____

If yes, what is the most important reason that you work during your off duty hours?

38. To wife:

Are you now working outside the home?

Yes _____

No _____

If yes, full time _____ part time _____

If yes, what is the most important reason that you work?

This last series of questions deals with how you view the Service and your future intentions.

39. To husband and wife:

Compare yourself to a family whose husband works for a civilian company that requires him to be away from home on business for extended periods of time. Do you regard your situation as being any different from that family's?

Explain:

Yes _____

No _____

40. To wife:

Do you feel the Service has any special obligation to you if your husband is away on duty? For example, if your husband is deployed on a ship and your car breaks down.

Explain:

Yes _____
No _____

41. To husband:

(a) Do you intend to re-enlist?

Yes _____
No _____

Undecided _____

(b) What is the most important reason for your decision?

42. To husband:

To you consider yourself a Career Coast Guardsman?

Yes _____
No _____

Undecided _____

43. To wife:

Would you like your husband to make a career out of the Service?

Yes _____
No _____

No Opinion _____

What is the most important reason for your decision?

CHECK LIST:

Estimated square footage of dwelling:

Number of bedrooms_____

Living room_____

Dining room_____

Baths_____

Combination living/dining/kitchen_____

What appliances are furnished? Furnished_____

Refrigerator_____ Unfurnished_____

Stove_____ Rent_____

Dishwasher_____ Utilities:

Garbage disposal_____ Gas_____

Electricity_____

Water_____

Garbage_____

Laundry facilities_____

Garage_____ Carport_____

How many cars?_____

Motorcycle?_____

Appearance of dwelling unit:

Windows_____

View_____

What appliances or furniture have you purchased since you moved here?

Do you intend to move these items when you change stations?

If not, why not?

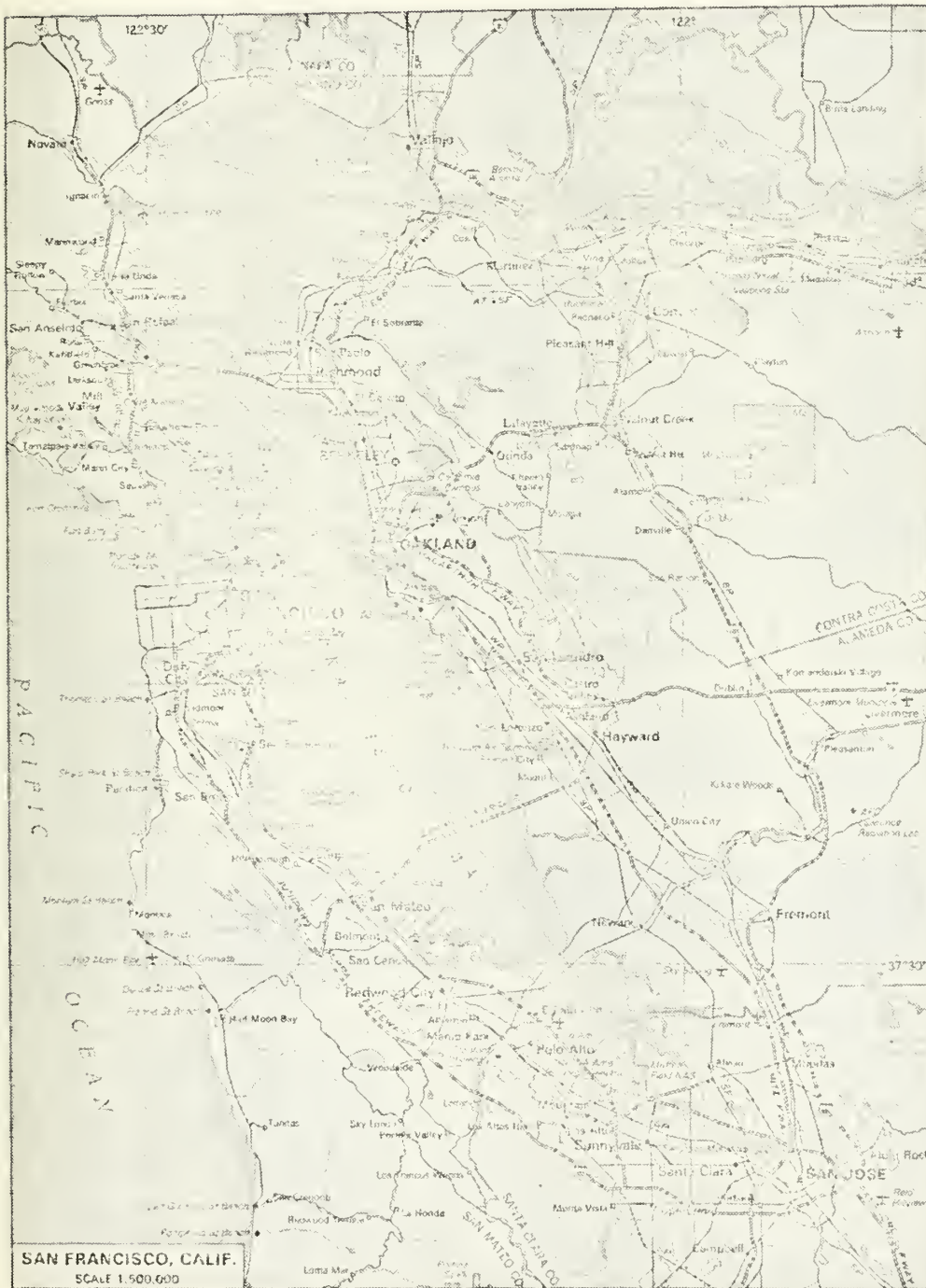
Yes_____

No_____

APPENDIX C

MAP OF GREATER SAN FRANCISCO/OAKLAND AREA

[Ref. 21]



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